

FAKTOR-FAKTOR PENENTU NIAT GELAGAT KEPATUHAN ZAKAT PENDAPATAN GAJI

Oleh

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ABSTRAK

Dana kutipan zakat pendapatan gaji di Malaysia masih berada di tahap yang tidak memuaskan walaupun ia telah difatwakan sebagai wajib dan telah diwartakan di kebanyakan negeri. Masalah ini mungkin berpunca daripada gelagat kepatuhan yang rendah di kalangan individu pekerja Muslim itu sendiri. Gelagat kepatuhan yang rendah ini bertitik tolak daripada niat gelagat kepatuhan yang rendah seperti yang disarankan oleh teori gelagat terancang. Niat gelagat merupakan peramal utama dalam menentukan gelagat sebenar. Sehingga kini agak sukar ditemui dalam literatur yang membicarakan kedudukan niat gelagat bagi menentukan gelagat kepatuhan zakat gaji. Justeru, kajian ini merupakan langkah pertama untuk menyiasat faktor-faktor yang mempengaruhi niat gelagat kepatuhan zakat gaji khususnya di negeri Kedah dan amnya di Malaysia.

Kajian ini menggunakan teori gelagat terancang sebagai asas menentukan niat gelagat kepatuhan zakat gaji. Beberapa faktor berkaitan sosiologi, psikologi, ekonomi, pemasaran, kualiti, dan agama turut dimuatkan dalam teori tersebut. Pendekatan penguraian bagi setiap konstruk asal dalam teori tersebut dilaksanakan. Penguraian ini penting memandangkan konstruk sikap, norma subjektif, dan kawalan gelagat ditanggap sebagai konstruk yang kompleks. Justeru itu, objektif pertama kajian ini adalah untuk mengenal pasti asas dimensi yang membentuk konstruk sikap, norma subjektif, dan kawalan gelagat ditanggap. Setiap konstruk tersebut dihipotesiskan sebagai mempunyai kedudukan unidimensi dan multidimensi. Ini diikuti dengan objektif kedua yang melibatkan pengukuran model bagi setiap dimensi yang terbentuk bagi mencapai tahap unidimensi, kebolehpercayaan dan kesahihan. Objektif ketiga pula menentukan bagaimana konstruk sikap, norma subjektif, kawalan gelagat ditanggap (undang-undang,

penguatkuasaan, kesaksamaan penggunaan dan pengagihan wang zakat, kualiti perkhidmatan, nilai agama, promosi, pengetahuan, kredibiliti korporat dan kekesanan diri) mempengaruhi niat gelagat kepatuhan zakat gaji. Hipotesis dibangunkan bagi menyiasat hubung kait faktor-faktor tersebut dengan niat gelagat kepatuhan zakat gaji. Ini sekaligus dapat memahami faktor yang mempengaruhi niat gelagat kepatuhan zakat gaji. Objektif terakhir kajian ini iaitu objektif keempat menentukan kekuatan hubungan antara sikap, norma subjektif, dan kawalan gelagat ditanggap terhadap niat gelagat kepatuhan zakat gaji.

Data kajian dikutip dengan menggunakan kaedah tinjauan dan soal selidik. Pendekatan penerokaan analisis faktor, pengesahan analisis faktor dan pemodelan persamaan berstruktur diaplikasikan pada data yang terdiri daripada 250 responden yang terpilih melalui persampelan berkelompok. Keputusan daripada penerokaan analisis faktor menunjukkan konstruk yang diuji dapat dirungkaikan antara satu hingga enam komponen yang kecil. Kaedah pengesahan analisis faktor dalam memantapkan kedudukan unidimensi, kebolehpercayaan, dan kesahihan pula mendapati beberapa faktor digugurkan. Dengan pendekatan penguraian setiap konstruk, maka kebagusuaian padanan model lebih baik dan lebih bermaklumat. Kajian ini mendapati bahawa beberapa faktor mempunyai perkaitan dengan niat gelagat kepatuhan zakat gaji. Ini termasuk sikap am, sikap tanpa syarat, kumpulan rujukan intim, kumpulan rujukan pasangan, penguatkuasaan, gelagat keagamaan berorganisasi, undang-undang yang ketat, kualiti perkhidmatan jaminan dan empati, kebolehpercayaan kredibiliti korporat, kekesanan diri, dan pengetahuan. Implikasi terhadap teori dan pembuat dasar hasil penemuan kajian ini turut dibincangkan.

ABSTRACT

The level of zakat collection fund on employment income in Malaysia is still unsatisfactory although zakat collection on income has been stipulated in the *fatwa* (religious ruling) and gazetted by most states in Malaysia. This phenomenon may be due to low rate of zakat compliance behavior among Muslim employees. As suggested in the theory of planned behavior, the low rate of zakat compliance behavior is due to the low rate of zakat compliance intention. Behavioral intention provides the most accurate prediction of actual behavior. Until now, zakat compliance intention behavior on employment income is rarely found in the literature. Thus, this study is the first attempt to investigate the determinant factors that could influence zakat compliance intention behavior on employment income in Kedah specifically and in Malaysia generally.

This study used the theory of planned behavior as the underlying theory in determining zakat compliance behavioral intention on employment income. Several factors, which relate to sociology, psychology, economics, marketing, quality, and religion were incorporated in the theory. This study used decomposition of original variables in the theory of planned behavior. The decomposition approach was used because constructs of attitudes, subjective norms, and perceived behavioral controls are complex in nature. Therefore, it is apt that the first objective of this study was to identify the basic dimensions in attitudes, subjective norms, and perceived behavioral control variables. Each dimension was hypothesized as having unidimensionality and multidimensionality. This is followed by the second objective that involved measurement of each dimension to achieve acceptable level of unidimensionality, reliability and

validity. The third objective was to determine how construction of attitudes, subjective norms, and perceived behavioral controls (law, enforcement, service quality, religious value index, promotion, knowledge, corporate credibility, and self-efficacy) influence zakat compliance behavioral intention on employment income. And lastly the objective of this study was to determine the strength of the relationship between attitudes, subjective norms, and perceived behavioral controls and zakat compliance behavioral intention on employment income.

Data for the study were collected via a survey and questionnaires. Exploratory factor analysis, confirmatory factor analysis, and structural equation modeling methods were applied on the data collected from 250 respondents selected via cluster sampling. Principle component analysis indicated that each construct can be decomposed into one to six smaller components. Confirmatory factor analysis for the purpose of establishing unidimensionality, reliability, and validity found that several components are dropped. By using decomposing approaches, the goodness of fit model is improved and become more informative. The results of this study indicated that several factors relate to zakat compliance behavioral intention. This includes general attitude, unconditional attitude, intimate referent group, spouse referent group, enforcement, organized religiosity behavior, stringent law, assurance and empathy of service quality, trustworthiness of corporate credibility, self-efficacy, and knowledge. Theoretical and practical implications of these findings are also discussed.

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SENARAI SINGKATAN DAN GLOSARI

Singkatan

PCB	Potongan Cukai Berjadual
NGK	Niat Gelagat Kepatuhan
SIKAP	Sikap Terhadap Zakat Gaji
RUJUK	Kumpulan Rujukan
UND	Undang-undang Zakat
ADIL	Kesaksamaan Penggunaan dan Pengagiham Wang Zakat
AGA	Indeks Nilai Agama
KUAT	Penguatkuasaan Zakat
KEKESAN	Kekesanan diri
KREDIBK	Kredibiliti Korporat
KUALP	Kualiti Perkhidmatan
PROM	Pendedahan Kepada Promosi Zakat
ILMU	Pengetahuan Tentang Zakat Gaji
LHDN	Lembaga Hasil Dalam Negeri
RMSEA	<i>Root Mean-square Error of Approximation</i>
TLI	<i>Tucker-Lewis Index</i>
NFI	<i>Normed Fit Index</i>
CFI	<i>Comparative Fit Index</i>
SEM	<i>Structural Equation Modeling</i>

Glosari

- Asnaf : Lapan kumpulan orang yang layak menerima zakat seperti mana yang ditetapkan syarak
- Haul : Tempoh asas bagi sesuatu sumber zakat layak dikeluarkan
- Nisab : Kadar minimum pendapatan yang telah ditetapkan bagi layak menunaikan zakat

BAB 1

PENGENALAN

1.0 Latar Belakang

Zakat merupakan salah satu rukun Islam yang kelima. Kepentingan zakat kepada pembangunan negara dan ummah dapat dilihat dari pelbagai aspek. Antaranya ia menjadi sumber penting bagi jaminan sosial, merapatkan jurang pendapatan antara yang kaya dan yang miskin, keharmonian masyarakat dan pada masa yang sama menjadi tunggak bagi kekuatan ekonomi umat Islam. Zakat juga merupakan salah satu sumber utama kewangan negara selain daripada cukai. Secara amnya agihan pendapatan zakat boleh menjana dan merancakkan kuasa beli masyarakat dan ini seterusnya dapat meningkatkan produktiviti negara. Ia juga dapat menjamin kestabilan ekonomi dan boleh menyelesaikan sebahagian daripada masalah pembangunan negara. Pembangunan negara dan ummah dapat dilaksanakan dengan lebih baik sekiranya sumber dana zakat dapat dipertingkatkan.

Sumber dana zakat datangnya daripada pendapatan (gaji), wang simpanan, perniagaan, ternakan, saham, emas, padi dan sebagainya. Antara sumber-sumber zakat yang disebut ini, gaji merupakan sumber yang selalu diperdebatkan. Sehingga kini zakat pendapatan gaji ini masih menjadi isu negara. Isu atau persoalan hukum wajib zakat terhadap pendapatan gaji telah lama dibincangkan dan diperdebatkan di pelbagai peringkat. Hasilnya, pada tahun 1997 Majlis Fatwa Kebangsaan telah memutuskan bahawa pendapatan hasil daripada penggajian adalah wajib. Bagaimana pun, sebelum

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